## AMENDMENTS TO THE SPECIFICATION

**Please insert the paragraph immediately before the Background of the Invention as follows:**

-- This application is a Continuation of U.S. Application No. 09/198,244, filed on November 24, 1998, now abandoned, the entire contents of which are hereby incorporated by reference and for which priority is claimed under 35 U.S.C. § 120. This application also claims priority under 35 U.S.C. §119(a) on Patent Application No. 62393/1997 filed in Korea on November 24, 1997, the entire contents of which are hereby incorporated by reference.--

**Please amend the paragraph beginning on page 1, line 15 as follows:**

--According to a first conventional art, when receiving bank service by using a bank terminal, a banking client must bring a card issued from a bank and receive the banking service from the bank ~~terminal(ATM)~~terminal (ATM) or another bank terminal installed in a specific place. Here, in case someone else is already using the terminal, the client must wait his/her turn to receive the banking service. When the client intends to receive the banking service by using the terminal, he must input his account number, identification number and/or secret personal identification number pursuant to instructions displayed on the terminal. If the client inputs incorrect information, he must inconveniently repeat the step of inputting the information again correctly. Thus, it may take a longer time, requiring other clients to wait to use the bank service. In addition, while the client is inputting the information, there exists a risk of information exposure.--

**Please amend the paragraph beginning on page 5, line 22 as follows:**

-- Here, the card input unit 120 of the card interface unit 100 is separated from the unit 100 and installed to a casing of the computer main body, ~~similarly~~ similar to a floppy disk drive. Also, the card interface unit 100 may be manufactured as a portable external unit in order to be connected to the computer through a parallel port, a serial port, ~~an~~ a universal system bus (USB) port, and the like. --